

# EXHIBIT H

## Analysis of Loan Covenants

	2018				
	Q1	Q2	Q3	Q4	Source:
Debt Service Coverage Ratio Actual	1.66	1.64	0.99	0.41	Q1, Q2, Q3, & Q4 Quarterly Reporting
Debt Service Coverage Ratio Required	1.15	1.15	1.15	1.15	LOM page 56
Variance	\$0.51	\$0.49	(\$0.16)	(\$0.74)	
Debt Service Reserve Fund Actual	\$141,407.67	\$150,000.00	\$2,190,918.33	\$1,297,159.71	Q1, Q2, Q3, & Q4 Quarterly Reporting
Debt Service Reserve Fund Required	\$2,571,718.00	\$2,571,718.00	\$2,571,718.00	\$2,571,718.00	LOM Appendix A-4
Variance	(\$2,430,310.33)	(\$2,421,718.00)	(\$380,799.67)	(\$1,274,558.29)	
Operating Reserve Fund Actual	\$600,000.00	\$559,180.76	\$0.00	\$0.04	Q1, Q2, Q3, & Q4 Quarterly Reporting
Operating Reserve Fund Required	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	LOM Appendix A-8
Variance	(\$150,000.00)	(\$190,819.24)	(\$750,000.00)	(\$749,999.96)	
Repair and Replacement Fund Actual	\$59,854.34	\$260,299.07	\$1.36	\$1.36	Q1, Q2, Q3, & Q4 Quarterly Reporting
Repair and Replacement Fund Required	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	LOM Appendix A-10
Variance	(\$440,145.66)	(\$239,700.93)	(\$499,998.64)	(\$499,998.64)	